UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

Case Number: 10-06721-8-SWH Judge: STEPHANI W. HUMRICKHOUSE

Dated: April 17, 2014

In Re:

GARY DEWAYNE WITZ REBECCA MAE WITZ

P.O. BOX 476

BRACEY, VA 23919

SSN (1): XXX-XX-1519 SSN (2): XXX-XX-0869

TRUSTEE'S FINAL REPORT AND ACCOUNT AND NOTICE THEREOF

JOHN F. LOGAN, Trustee for the above-referenced case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. §1302(b)(1).

You are hereby given Notice that you have thirty (30) days from the date of this Final Report and Account and Notice Thereof to file an objection hereto and request for hearing with the Clerk of the Bankruptcy Court. If you file such an objection and request for hearing, a copy must be served upon the undersigned Trustee, the debtors and counsel for the debtors. If no objections and requests for hearing are filed within such thirty (30) day period, there shall be a presumption that the estate has been fully administered, the estate will be closed, and the Trustee and the surety on the Trustee's bond will be released.

- 1. The case was filed on August 20, 2010 and confirmed on May 27, 2011. The case was subsequently completed on March 21, 2014.
- 2. The amount paid to the Trustee by or on behalf of the debtors was \$77,741.00.
- 3. The Trustee made disbursements to creditors as follows:

Creditor Name	Class	Claim Amt	Prin PD	Int PD	Bal Due
CITIZENS COMMUNITY BANK	POST-PET SEC	\$8,573.60	\$8,573.60	\$0.00	\$0.00
CITICORP TRUST BANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CAPITAL ONE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
HSBC BANK NEVADA, N.A.	NOTICES ONLY	\$0.00	60 00	60 00	\$0.00
JPMORGAN CHASE BANK, N.A.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
GE MONEY BANK DEPT. STORES NATL. BANK/MACYS PORTFOLLO RECOV. ASSOC. LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
DEPT. STORES NATL. BANK/MACYS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PORTFOLIO RECOV. ASSOC., LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
ALLIANCE ONE RECEIVABLES MNGT	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
JEFFERSON CAPITAL SYSTEMS, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BENJAMIN E.F.B. WALLER	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PORTFOLIO RECOV. ASSOC., LLC ALLIANCE ONE RECEIVABLES MNGT JEFFERSON CAPITAL SYSTEMS, LLC BENJAMIN E.F.B. WALLER CITIZENS COMMUNITY BANK CITIZENS COMMUNITY BANK	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CITIZENS COMMUNITY BANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CAPITAL ONE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CITIZENS COMMUNITY BANK	DIRECT	\$175,259.43	\$0.00	\$0.00	\$0.00
WILLIAMSBURG PLANTATION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
ALLIANCE ONE RECEIVABLES MNGT	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
ECAST SETTLEMENT CORPORATION	UNSECURED	\$18,204.53	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00	\$13,194.91
ECACH CERTIFMENT CODDODATION	IMCECIDED	\$41,312.44	\$11,368.60	\$0.00	\$29,943.84
ECAST SETTLEMENT CORPORATION ECAST BAY FUNDING, LLC BERNITA GRIMES	UNSECURED	\$32,732.28	\$9,007.45 \$180.61 \$3,171.79	\$0.00	\$23,724.83
EAST BAY FUNDING, LLC	UNSECURED	\$656.35	\$180.61	\$0.00	\$475.74
BERNITA GRIMES	UNSECURED	\$11,526.00	\$3,171.79	\$0.00	\$8,354.21
JP MORGAN CHASE BANK, N.A.	UNSECURED	\$5,618.02	\$1,546.00	\$0.00	\$4,072.02
	NOT FILED		\$0.00	\$0.00	\$0.00
ECAST SETTLEMENT CORPORATION	UNSECURED	\$8,533.65	\$2,348.34	\$0.00	\$6,185.31
DAVIDSON & KITZMANN, PLC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
	UNSECURED	\$11,917.64	\$3,279.56	\$0.00	\$8,638.08
JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED	\$19,487.04	\$5,362.55	\$0.00	\$14,124.49
CAPITAL ONE, N.A.	UNSECURED	\$7,198.68	\$1,980.97	\$0.00	\$5,217.71
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$1,980.97 \$0.00 \$0.00	\$0.00	\$0.00
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00

Case 10-06721-8-SWH Doc 56 Filed 04/19/14 Entered 04/19/14 21:23:47 Page 2 of 4

Creditor Name	Class	Claim Amt	Prin PD	Int PD	Bal Due
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
J.L. WALSTON & ASSOCIATES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
MIDLAND CREDIT MANAGEMENT, INC	UNSECURED	\$1,030.30	\$283.52	\$0.00	\$746.78
MIDLAND CREDIT MANAGEMENT, INC	UNSECURED	\$5,067.82	\$1,394.59	\$0.00	\$3,673.23
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$7,559.41	\$2,080.24	\$0.00	\$5,479.17
AMERICAN EXPRESS BANK FSB	UNSECURED	\$1,633.99	\$449.65	\$0.00	\$1,184.34
DEPT. STORES NATIONAL BANK	UNSECURED	\$863.62	\$237.65	\$0.00	\$625.97
ECAST SETTLEMENT CORPORATION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
NORTHLAND GROUP	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
MIDLAND FUNDING, LLC	UNSECURED	\$23,822.61	\$6,555.64	\$0.00	\$17,266.97
VALLEY CARD	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
VALLEY CARD	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
ASHLEY FURNITURE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$23,403.04	\$6,440.19	\$0.00	\$16,962.85
CAPITAL ONE BANK USA, N.A.	UNSECURED	\$9,786.15	\$2,693.01	\$0.00	\$7,093.14
ECAST SETTLEMENT CORPORATION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00

4. Summary of Disbursements:

	Secured	<u>Priority</u>	Unsecured	Cont. Debts	<u>Total</u>
Claim Amount	\$183,833.03	\$0.00	\$230,353.57	\$0.00	\$414,186.60
Principal Paid	\$8,573.60	\$0.00	\$63,389.98	\$0.00	\$71,963.58
Interest Paid	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

5. Costs of Administration:

The clerk was paid \$0.00 for the filing fee.

The debtors' attorney was allowed \$2,000.00 and was paid \$2,000.00.

The Trustee was paid \$0.00 for the cost of mailing notices in the case.

The Trustee was paid \$1,688.76 for expenses and \$1,688.76 for compensation pursuant to 11 USC § 1326.

Refunds to the debtors total \$399.90.

6. The Trustee hereby certifies, in accordance with Federal Rule of Bankruptcy Procedure 5009, that the estate has been fully administered.

Wherefore, the Trustee requests a final decree be entered which discharges the Trustee and his surety bond from any and all liability on account of the above-referenced case, closes the estate, and grants such other relief as may be just and proper.

Dated: April 17, 2014

s/John F. Logan John F. Logan

Chapter 13 Trustee
Post Office Box 61039
Raleigh, NC 27661-1039

cc: GARY DEWAYNE WITZ REBECCA MAE WITZ

> A. CHANCE WILKINSON ATTORNEY AT LAW 106 GILLIAM ST PO BOX 600 OXFORD, NC 27565

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: GARY DEWAYNE WITZ	CASE NUMBER: 1006721
DEBTOR 2 NAME: REBECCA MAE WITZ	
I <u>Robert J Wallace, Jr.</u> certify under penalty of perjury that I have served the attached do listed entities in the manner shown on $\frac{4/18/2014}{}$:	cument on the below
Via U.S. First Class Mail, or electronic service, if such interested party is an electronic filing user, pursuant to Local Rule 5005-4(9)(b):	
A. CHANCE WILKINSON,ATTORNEY AT LAW,106 GILLIAM ST,PO BOX 600 OXFORD NC 27565 ALLIANCE ONE RECEIVABLES MNGT,1684 WOODLANDS DRIVE SUITE 150,MAUMEE OH 43537 AMERICAN EXPRESS BANK FSB,c/o: BECKETT & LEE LLP,ATTORNEYS FOR CREDITOR,PO BOX 3001 MALVEI ASHLEY FURNITURE,C/O CITIFINANCIAL RETAIL SERVICES,PO BOX 22060,TEMPE AZ 85285-2060 ASSOCIATED RECOVERY SYSTEMS,PO BOX 469046,ESCONDIDO CA 92046-9046 AT&T MOBILITY,ATTN: MNG AGT,PO BOX 6463,CAROL STREAM IL 60197-6463 BENJAMIN E.F.B. WALLER,WARD AND SMITH, P.A.,PO BOX 8088,GREENVILLE NC 27835-8088 BERNITA GRIMES,2405 FOXGLOVE CT.,BOZEMAN MT 59718 CAPITAL ONE BANK USA, N.A.,by AMERICAN INFOSOURCE LP,ATTN: OFFICER,PO BOX 71083 CHARLOTTE NC CAPITAL ONE, N.A.,c/o: BASS & ASSOCIATES, P.C.,3936 E. FT. LOWELL RD. STE. 200,TUCSON AZ 85712 CAPITAL ONE,PO BOX 30285,SALT LAKE CITY UT 84130-0285 CHASE,PO BOX 29505,PHOENIX AZ 85038-9505 CITICORP TRUST BANK,ATTN: MANAGER OR REG. AGENT,PO BOX 70923,CHARLOTTE NC 28272-0923 CITI,PO BOX 22060,TEMPE AZ 85282-2060 CITIZENS COMMUNITY BANK, 800 NORTH MECLENBURG AVENUE,SOUTH HILL VA 23970	C 28272
CITIZENS COMMUNITY BANK,ATTN: JO ANN FARNSWORTH,800 NORTH MECKLENBURG AVENUE,P.O. BOX CITIZENS COMMUNITY BANK,ATTN: THOMAS C. MANSON, PRES.,800 N. MECKLENBURG AVENUE,SOUTH H CREDITORS FINANCIAL GROUP,PO BOX 440290,AURORA CO 80044-0290 DAVIDSON & KITZMANN, PLC,ATTN: MNG AGT,211 E. HIGH ST.,CHARLOTTEVILLE VA 22902 DEPT. STORES NATIONAL BANK,NCO FINANCIAL SYSTEMS, INC.,ATTN: OFFICER,PO BOX 4275 NORCROSS G DEPT. STORES NATL. BANK/MACYS,BANKRUPTCY PROCESSING,ATTN: OFFICER,PO BOX 8053 MASON OH 4:	IILL VA 23970 GA 30091
DISCOVER BANK,DFS-SERVICES, LLC,PO BOX 3025,NEW ALBANY OH 43054-3025 DOMINION LAW FIRM,PO BOX 62719,VIRGINIA BEACH VA 23466-2719 EAST BAY FUNDING, LLC,c/o: RESURGENT CAPITAL SERVICES,PO BOX 288,GREENVILLE SC 29603 ECAST SETTLEMENT CORPORATION,PO BOX 29262,NEW YORK NY 10087-9262 FIA CARD SERVICES,SUCCESSOR IN INTEREST TO,BANK OF AMERICA; MBNA AMERICA BK,1000 SAMOSET GARY DEWAYNE WITZ,REBECCA MAE WITZ,P.O. BOX 476,BRACEY VA 23919 GE MONEY BANK,C/O RECOVERY MGMT. SYSTEMS CORP.,25 SE 2ND AVE., STE. 1120,MIAMI FL 33131 HSBC BANK NEVADA, N.A.,BASS & ASSOCIATES, P.C.,3936 E. FT. LOWELL RD., STE. 200,TUCSON AZ 85712 HSBC CARD SERVICES,ATTN: MNG AGT,PO BOX 37281,BALTIMORE MD 21297-3281 HSBC/BEST BUY,ATTN: MNG AGT,PO BOX 17298,BALTIMORE MD 21297-1298 J.L. WALSTON & ASSOCIATES,ATTN: MNG AGT,326 S MAIN ST,EMPORIA VA 23847 JEFFERSON CAPITAL SYSTEMS, LLC,PO BOX 7999,SAINT CLOUD MN 56302 JEFFERSON CAPITAL SYSTEMS, LLC,PO BOX 953185,ST. LOUIS MO 63195 JP MORGAN CHASE BANK, N.A.,CHASE AUTO FINANCE, AZI-1191,201 N. CENTRAL AVE.,PHOENIX AZ 85004 JPMORGAN CHASE BANK, N.A.,CHASE AUTO FINANCE,PO BOX 901032,FORT WORTH TX 76101-2032 LEADING EDGE RECOVERY SOLUTIONS,PO BOX 129,LINDEN MI 48451-0129 MIDLAND CREDIT MANAGEMENT, INC,ATTN: OFFICER/MANAGER,8875 AERO DR., STE. 200,SAN DIEGO CA MIDLAND CREDIT MANAGEMENT, INC,ATTN: OFFICER/MANAGER,8875 AERO DR., STE. 200,SAN DIEGO CA MIDLAND CREDIT MANAGEMENT, INC,ATTN: OFFICER/MANAGER,8875 AERO DR., STE. 200,SAN DIEGO CA MIDLAND CREDIT MANAGEMENT, INC,ATTN: OFFICER/MANAGER,8875 AERO DR., STE. 200,SAN DIEGO CA MIDLAND CREDIT MANAGEMENT, INC,ATTN: OFFICER/MANAGER,8875 AERO DR., STE. 200,SAN DIEGO CA MIDLAND CREDIT MANAGEMENT, DEPT. 12421,PO BOX 603,OAKS PA 19456 MIDLAND CREDIT MANAGEMENT, DEPT. 12421,PO BOX 603,OAKS PA 19456 MIDLAND CREDIT MANAGEMENT, DEPT. 12421,PO BOX 603,OAKS PA 19456 MIDLAND CREDIT MANAGEMENT, DEPT. 12421,PO BOX 603,OAKS PA 19456 MIDLAND CREDIT MANAGEMENT, DEPT. 12421,PO BOX 603,OAKS PA 19456	
By Electronic Transmittal: By Fax:	
I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best and belief.	st of my knowledge, information
Date: 4/18/2014 Signature: Robert J. Wallere, Jr.	

Premium Graphics, Inc. 2099 Thomas Road Suite 10 Memphis, TN 38134

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: GARY DEWAYNE WITZ	CASE NUMBER: 1006721
DEBTOR 2 NAME: REBECCA MAE WITZ I Robert J Wallace, Jr certify under penalty of perjury that I have served the attached documlisted entities in the manner shown on 4/18/2014:	nent on the below
NCO FINANCIALS SYSTEMS, INC.,PO BOX 15630,DEPT. 72,WILMINGTON DE 19850 NORTHLAND GROUP,PO BOX 390905,MINNEAPOLIS MN 55439-0905 NORTHSTAR LOCATION SERVICES, LLC,4285 GENESEE ST.,BUFFALO NY 14225-1943 PORTFOLIO RECOV. ASSOC., LLC,PO BOX 41067,NORFOLK VA 23541 PRA RECEIVABLES MGMT., LLC,agent of PORTFOLIO RECOVERY ASSOC.,PO BOX 12914,NORFOLK VA 23541 RESURGENT CAPITAL SERVICES,ATTN: MANAGER OR REG. AGENT,PO BOX 288,GREENVILLE SC 29603	
VALLEY CARD,ATTN: MANAGER OR REG. AGENT,PO BOX 83,STAUNTON VA 24402 WILLIAMSBURG PLANTATION,4870 LONGHILL RD.,WILLIAMSBURG VA 23188	
By Electronic Transmittal : By Fax :	
I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of and belief.	my knowledge, information
Date: 4/18/2014 Signature: Nobert J. Waller Jr. Premium Graphics, Inc.	_
2099 Thomas Road Suite 10	

Memphis, TN 38134